

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ronald I. LeVine
210 River Street Ste. 11
Hackensack, NJ 07601
201 489-7900

In Re:

PAUL W. PIEKEN AND DOLORES
A. PIEKEN

Case No.: 18-22019JKS

Judge: Sherwood

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITIONThe debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by _____,
creditor,

A hearing has been scheduled for _____, at _____.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____ Chapter 13 trustee _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes

repayment as follows (explain your answer):

We were initially rejected in our first loan modification application at the end of October. In November, our son was approved for social security due to his autism. In November we received a check in the amount of \$1088.62 and beginning in January will receive a monthly income of \$558.31. We will be filing a new loan modification application due to this substantial income increase.

Other (explain your answer):

We will also be filing an amended plan which will extend the date by which a modification must be obtained to allow for this latest loan modification application. We are current on our trustee payments.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date:

12/19/18

Date:

12/19/18


Debtor's Signature

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

SOCIAL SECURITY
401 HACKENSACK AVE
CONTINENTAL PLZ 2FL
HACKENSACK NJ 07601

Social Security Administration
Supplemental Security Income
Notice of Change in Payment

Date: November 25, 2018
Claim Number: 158-02-3671 DI

000028689 I=000000 1118 4 COL
██
28673 1 AB 0.405
182 18S1645A69992
PAUL PIEKEN
FOR PAUL P PIEKEN
128 RAINTREE LANE
MAHWAH NJ 07430-2060

We plan to increase PAUL P. PIEKEN's monthly Supplemental Security Income (SSI) payment from \$544.31 to \$558.31 beginning January 2019. The amount will change because the cost of living increased during the past year. He will continue to get the new amount each month unless there is a change in the information we use to figure his payment. The new amount includes \$44.31 from the State of New Jersey.

The rest of this letter explains more about PAUL P. PIEKEN's SSI payments. It also tells you how to find affordable health care.

We explain how we figured the monthly payment amount on the worksheet(s) at the end of this letter. The explanation shows how his income, other than any SSI payments, affects his SSI payment. We include explanations only for months where payment amounts change.

When You Will Receive His Payments

Your bank or other financial institution will receive his monthly payment of \$558.31 around January 1, 2019, and on the first of each month after that.

Information Used In Making The Decision

Our records show that the following income used to figure his payment has also changed-

The food and shelter he receives in someone else's home or apartment for November 2018. We are raising the amount we count for this food and shelter to \$257.00 beginning January 2019. The law requires this change when there is a cost-of-living increase in SSI payments.

See Next Page

SSA-L815J